

SENATE BILL 3854

By Bunch

AN ACT to amend Tennessee Code Annotated, Title 26
and Title 47, relative to consumer debt.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 47, Chapter 18, Part 10, is amended by adding the following language as a new, appropriately designated section:

Section _____. If a credit report of a consumer includes information indicating that portions of the consumer's debt is still owing but in fact such debt had been discharged in a bankruptcy proceeding, at any time that a Tennessee consumer is required to receive a summary of rights required by 15 U.S.C. § 1681g(d) of the federal Fair Credit Reporting Act, the credit reporting agency shall clearly mark that portion of the summary of rights relating to the consumer's right to file a brief statement concerning any disputes which may be reflected in the consumer's report.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.